

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

<Enter Division name if applicable, else delete this text>

In Re.

Judith L. CARR

Debtor(s)

§
§
§

Case No. 23-17710/kmg

Jointly Administered

Chapter 11

Reporting Period Ended: SEPTEMBER 2023

Petition Date: 9/1/2023

Months Pending: 0

Industry Classification:

Reporting Method: Accrual Basis Cash Basis

Cash Basis

Debtor's Full-Time Employees (current):

N/A

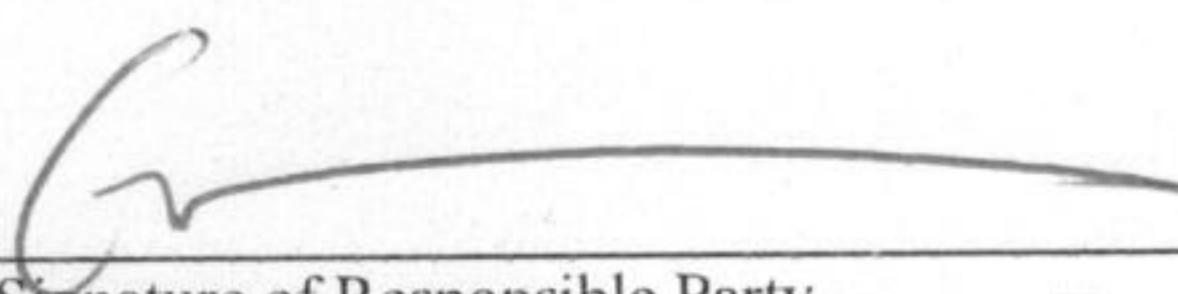
Debtor's Full-Time Employees (as of date of order for relief):

N/A

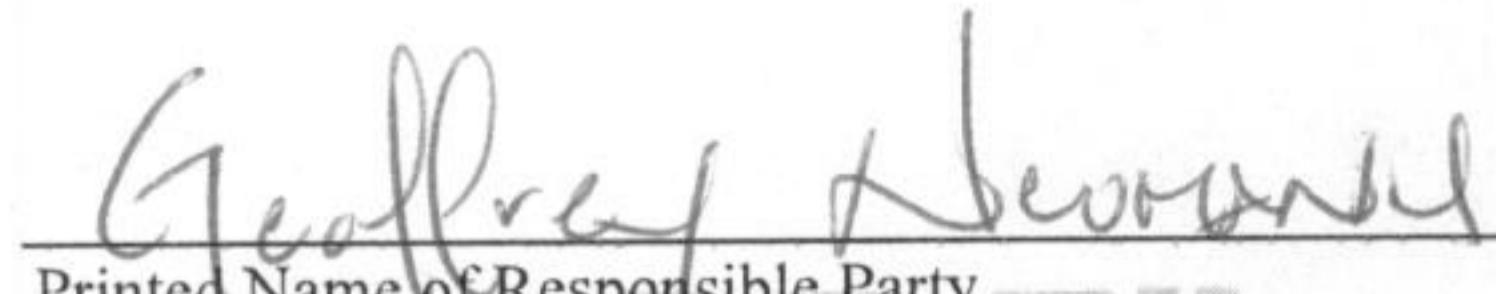
Supporting Documentation (check all that are attached):

(For jointly administered debtors, any required schedules must be provided on a non-consolidated basis for each debtor)

- Statement of cash receipts and disbursements
- Balance sheet containing the summary and detail of the assets, liabilities and equity (net worth) or deficit
- Statement of operations (profit or loss statement)
- Accounts receivable aging
- Postpetition liabilities aging
- Statement of capital assets
- Schedule of payments to professionals
- Schedule of payments to insiders
- All bank statements and bank reconciliations for the reporting period
- Description of the assets sold or transferred and the terms of the sale or transfer


Signature of Responsible Party

10/23/23
Date


Printed Name of Responsible Party

Geoffrey Newson
25 Abe Van Rhoes Dr., Mtnsqueam
Address

to Remove Watermark

^{NJ OF 736}

STATEMENT: This Periodic Report is associated with an open bankruptcy case; therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.



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STATEMENT OF ACCOUNT

JUDITH L CARR

Page: 5 of 9
 Statement Period: Aug 14 2023-Sep 13 2023
 Cust Ref #: 4365752926-630-T-###
 Primary Account #: 436-5752926

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DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
08/23	DEBIT CARD PURCHASE, *****30158904458, AUT 082323 VISA DDA PUR VENMO VISA DIRECT * NY	50.00
08/24	DEBIT CARD PURCHASE, *****30158904458, AUT 082223 VISA DDA PUR SHELL OIL 57545712002 MANALAPAN * NJ	43.49
08/24	ELECTRONIC PMT-WEB, ALLY ALLY PAYMT ****08309455	839.24
08/24	ELECTRONIC PMT-WEB, BARCLAYCARD US CREDITCARD ****014720	300.00
08/24	ELECTRONIC PMT-WEB, BARCLAYCARD US CREDITCARD ****015190	304.36
08/25	DEBIT CARD PURCHASE, *****30158904458, AUT 082323 VISA DDA PUR ACCESS COUNSELING INC 877 410 5368 * CA	9.95
08/25	DEBIT CARD PURCHASE, *****30158904458, AUT 082423 VISA DDA PUR SALON BELLADONNA OLD BRIDGE * NJ	40.00
08/25	DEBIT CARD PURCHASE, *****30158904458, AUT 082423 VISA DDA PUR VENMO VISA DIRECT * NY	150.00
08/25	ELECTRONIC PMT-WEB, CAPITAL ONE MOBILE PMT 3S7T5Q1IBIMYPPS	107.60
08/28	DEBIT CARD PURCHASE, *****30158904458, AUT 082423 VISA DDA PUR ACCESS COUNSELING INC 877 410 5368 * CA	18.95
08/28	DEBIT CARD PURCHASE, *****30158904458, AUT 082523 VISA DDA PUR SQ TWIST CONSIGNMENTS MARBLE HILL * GA	63.61
08/28	DEBIT CARD PURCHASE, *****30158904458, AUT 082523 VISA DDA PUR FOOTHILLS IGA MARBLE HILL * GA	173.74
08/28	DEBIT POS, *****30158904458, AUT 082623 DDA PURCHASE TARGET T 2022 CUMMING CANTON * GA	121.12
08/28	DEBIT CARD PURCHASE, *****30158904458, AUT 082623 VISA DDA PUR ULTA 907 BOLINGBROOK * IL	261.23
08/28	DEBIT CARD PURCHASE, *****30158904458, AUT 082623 VISA DDA PUR ULTA 285 CANTON * GA	271.36
08/28	DEBIT CARD PURCHASE, *****30158904458, AUT 082623 VISA DDA PUR VENMO VISA DIRECT * NY	50.00
08/28	DEBIT CARD PURCHASE, *****30158904458, AUT 082623 VISA DDA PUR ACCESS COUNSELING 877 4105368 * CA	10.95
08/28	DEBIT CARD PURCHASE, *****30158904458, AUT 082623 VISA DDA PUR WILKES OF BALL GROUND BALL GROUND * GA	22.46
08/28	DEBIT POS, *****30158904458, AUT 082623 DDA PURCH W/CB FOOTHILLS IGA MARBLE HILL * GA	67.80
08/29	DEBIT CARD PURCHASE, *****30158904458, AUT 082823 VISA DDA PUR BR FACTORY US 2959 WOODSTOCK * GA	183.38
08/29	DEBIT CARD PURCHASE, *****30158904458, AUT 082823 VISA DDA PUR THE OUTLET SHOPPES AT AT WOODSTOCK * GA	63.60
08/29	DEBIT CARD PURCHASE, *****30158904458, AUT 082823 VISA DDA PUR NEW BALANCE ATHLETICS IN BOSTON * MA	84.79
08/29	ELECTRONIC PMT-WEB, CAPITAL ONE MOBILE PMT 3S8NY7DACRZ1X2O	200.00
08/29	DEBIT POS, *****30158904458, AUT 082923 DDA PURCHASE MADEWELL 1229 ALPHARETTA * GA	224.13

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DAILY ACCOUNT ACTIVITY

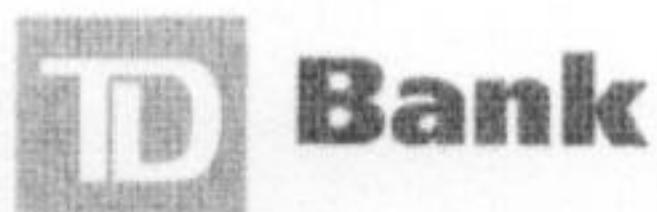
Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
09/05	ELECTRONIC PMT-TEL, AMAZON STORE SYF PAYMNT ****072619N	72.07
09/05	ELECTRONIC PMT-WEB, CAPITAL ONE MOBILE PMT 3S9XZJRQAXBVF00	221.16
09/05	DEBIT POS, ****30158904458, AUT 090523 DDA PURCHASE GDP SOMETHING NEW SALON MANALAPAN * NJ	41.60
09/05	DEBIT POS, ****30158904458, AUT 090523 DDA PURCHASE TARGET T 10100 BROOK GLEN ALLEN * VA	289.31
09/06	DEBIT CARD PURCHASE, ****30158904458, AUT 090523 VISA DDA PUR DRY CLEANERS ENGLISHTOWN * NJ	114.25
09/06	ACH DEBIT, MERRICK BANK COR PHONE PMT ****70353961435	4.00
09/06	ELECTRONIC PMT-TEL, ASPIRE MC PMT EPAY ASPIRE MC PMT	25.00
09/07	DEBIT CARD PURCHASE, ****30158904458, AUT 090623 VISA DDA PUR ACI ALLY BANK 502 800 252 9638 * NE	843.24
09/07	DEBIT POS, ****30158904458, AUT 090723 DDA PURCHASE FOOTHILLS IGA MARBLE HILL * GA	162.87
09/11	DEBIT CARD PURCHASE, ****30158904458, AUT 090723 VISA DDA PUR FOOTHILLS CHIROPRACTIC MARBLE HILL * GA	11.60
09/11	DEBIT CARD PURCHASE, ****30158904458, AUT 090823 VISA DDA PUR SOLAR NAILS TAN MARBLE HILL * GA	113.00
09/11	DEBIT CARD PURCHASE, ****30158904458, AUT 090823 VISA DDA PUR SQ TIPPY TATE * GA	12.09
09/11	DEBIT CARD PURCHASE, ****30158904458, AUT 090823 VISA DDA PUR PP STATION 53 SALON TATE * GA	45.00
09/11	DEBIT CARD PURCHASE, ****30158904458, AUT 090923 VISA DDA PUR VENMO VISA DIRECT * NY	250.00
09/11	DEBIT POS, ****30158904458, AUT 090923 DDA PURCHASE SHELL SERVICE STATION JASPER * GA	53.77
09/11	DEBIT POS, ****30158904458, AUT 091123 DDA PURCHASE ANTHROPOLOGIE 12800 OL ALPHARETTA * GA	199.45
09/11	DEBIT POS, ****30158904458, AUT 091123 DDA PURCHASE MADEWELL 1229 ALPHARETTA * GA	156.24
09/13	DEBIT POS, ****30158904458, AUT 091323 DDA PURCHASE SHELL SERVICE STATION JASPER * GA	41.64
	Subtotal:	15,105.46

Service Charges

POSTING DATE	DESCRIPTION	AMOUNT
09/13	PAPER STATEMENT FEE	1.00
	Subtotal:	1.00

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STATEMENT OF ACCOUNT

JUDITH L CARR

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Statement Period: Aug 14 2023-Sep 13 2023
Cust Ref #: 4365752926-630-T-###
Primary Account #: 436-5752926

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
08/13	14,405.71	08/29	12,850.54
08/14	13,630.91	08/30	12,834.43
08/15	13,151.92	08/31	12,025.04
08/16	13,028.68	09/01	11,863.14
08/17	12,728.68	09/05	10,472.00
08/18	12,159.57	09/06	10,328.75
08/21	9,928.61	09/07	9,471.92
08/22	17,161.76	09/08	1,471.92
08/23	16,462.30	09/11	630.77
08/24	14,975.21	09/12	530.77
08/25	14,667.66	09/13	488.13
08/28	13,606.44		

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STATEMENT OF ACCOUNT



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statements.

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JUDITH L CARR
23 SILVERLEAF WAY
MANALAPAN NJ 07726-3173

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Statement Period: Aug 14 2023-Sep 13 2023
Cust Ref #: 4365752926-630-T-###
Primary Account #: 436-5752926



TD Convenience Checking

JUDITH L CARR

Account # 436-5752926

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ACCOUNT SUMMARY

Beginning Balance	14,405.71	Average Collected Balance	10,537.35
Deposits	8,000.00	Interest Earned This Period	0.00
Electronic Deposits	1,288.88	Interest Paid Year-to-Date	0.00
Checks Paid	8,100.00	Annual Percentage Yield Earned	0.00%
Electronic Payments	15,105.46	Days in Period	31
Service Charges	1.00		
Ending Balance	488.13		

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$140.00
Total Returned Item Fees (NSF)	\$0.00	\$0.00

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$140.00

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
08/22	DEPOSIT	8,000.00
		Subtotal: 8,000.00

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
08/22	DEBIT CARD CREDIT, *****30158904458, AUT 082123 VISA DDA REF SQ MR POOL MANALAPAN TOW * NJ	201.25
08/30	DEBIT CARD CREDIT, *****30158904458, AUT 082923 VISA DDA REF BANANAREPUBLIC US 5103 ALPHARETTA * GA	282.25
09/01	ACH DEPOSIT, SSA TREAS 310 XXSOC SEC ****22189A SSA	656.10
09/07	DEBIT CARD CREDIT, *****30158904458, AUT 090623 VISA DDA REF ARCTIC AIR ARCTICAC OLD BRIDGE * NJ	149.28
		Subtotal: 1,288.88

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How to Balance your Account

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Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

①	Ending Balance	488,13
②	Total Deposits	+
③	Sub Total	
④	Total Withdrawals	-
⑤	Adjusted Balance	

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR
QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston,
Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number
- A description of the error or transaction you are unsure about
- The dollar amount and date of the suspected error

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

In case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



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STATEMENT OF ACCOUNT

JUDITH L CARR

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 Statement Period: Aug 14 2023-Sep 13 2023
 Cust Ref #: 4365752926-630-T-###
 Primary Account #: 436-5752926

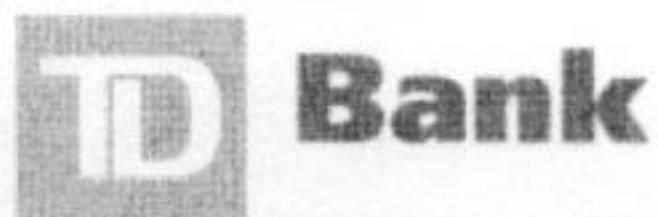
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DAILY ACCOUNT ACTIVITY

Checks Paid	No. Checks: 2	*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments	
DATE	SERIAL NO.	AMOUNT	
09/08	143	8,000.00	
09/12	146*	100.00	
		Subtotal:	8,100.00

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
08/14	DEBIT CARD PURCHASE, *****30158904458, AUT 081023 VISA DDA PUR FOOTHILLS CHIROPRACTIC MARBLE HILL * GA	251.60
08/14	DEBIT CARD PURCHASE, *****30158904458, AUT 081123 VISA DDA PUR FOOTHILLS IGA MARBLE HILL * GA	21.99
08/14	DEBIT CARD PURCHASE, *****30158904458, AUT 081223 VISA DDA PUR SQ SALON 84 JASPER * GA	37.00
08/14	DEBIT CARD PURCHASE, *****30158904458, AUT 081223 VISA DDA PUR BANANAREPUBLIC US 5103 ALPHARETTA * GA	282.25
08/14	ELECTRONIC PMT-WEB, PAYMENT FOR AMZ STORECARD ****454365	31.96
08/14	DEBIT POS, *****30158904458, AUT 081423 DDA PURCHASE WAL MART SUPER CENTER JASPER * GA	23.10
08/14	DEBIT POS, *****30158904458, AUT 081423 DDA PURCH W/CB INGLES MARKETS JASPER * GA	126.90
08/15	DEBIT CARD PURCHASE, *****30158904458, AUT 081423 VISA DDA PUR FOOTHILLS IGA MARBLE HILL * GA	35.99
08/15	ELECTRONIC PMT-WEB, CAPITAL ONE MOBILE PMT 3S2YTSIGXGV0K34	143.00
08/15	ELECTRONIC PMT-WEB, CAPITAL ONE MOBILE PMT 3S5P9KYM5FGFCG	300.00
08/16	DEBIT CARD PURCHASE, *****30158904458, AUT 081523 VISA DDA PUR WILKES OF BALL GROUND BALL GROUND * GA	38.57
08/16	DEBIT CARD PURCHASE, *****30158904458, AUT 081523 VISA DDA PUR FOOTHILLS IGA MARBLE HILL * GA	30.87
08/16	DEBIT POS, *****30158904458, AUT 081623 DDA PURCH W/CB INGLES MARKETS JASPER * GA	53.80
08/17	DEBIT CARD PURCHASE, *****30158904458, AUT 081623 VISA DDA PUR SQ SALON 84 JASPER * GA	300.00
08/18	DEBIT CARD PURCHASE, *****30158904458, AUT 081623 VISA DDA PUR TST HOME RESTAURANT MARBLE HILL * GA	61.66
08/18	DEBIT CARD PURCHASE, *****30158904458, AUT 081723 VISA DDA PUR SQ FEATHER STONE BOUT MARBLE HILL * GA	170.95
08/18	ELECTRONIC PMT-WEB, CAPITAL ONE MOBILE PMT 3S6BUAR6A9ZENCG	200.00
08/18	DEBIT CARD PURCHASE, *****30158904458, AUT 081823 VISA DDA PUR VENMO VISA DIRECT * NY	30.00
08/18	NONTD ATM DEBIT, *****30158904458, AUT 081823 DDA WITHDRAW 303 GORDONS CORNER RD MANALAPAN * NJ	103.50
08/18	NONTD ATM FEE, NONTD ATM FEE	3.00
08/21	DEBIT CARD PURCHASE, *****30158904458, AUT 081723 VISA DDA PUR ARTISAN BEAUTE ATLANTA * GA	450.00



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DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
08/21	DEBIT CARD PURCHASE, ****30158904458, AUT 081823 VISA DDA PUR EDEN NAIL SPA V MANALAPAN * NJ	124.00
08/21	DEBIT CARD PURCHASE, ****30158904458, AUT 081923 VISA DDA PUR VENMO VISA DIRECT * NY	750.00
08/21	DEBIT CARD PURCHASE, ****30158904458, AUT 081923 VISA DDA PUR BUTCHS LUBE N WASH RED BANK * NJ	34.64
08/21	DEBIT POS, ****30158904458, AUT 081923 DDA PURCHASE GDP SOMETHING NEW SALON MANALAPAN * NJ	260.00
08/21	DEBIT POS, ****30158904458, AUT 082023 DDA PURCH W/CB SHOPRITE MARLBORO S1 MARLBORO * NJ	157.17
08/21	ELECTRONIC PMT-WEB, CAPITAL ONE MOBILE PMT 3S6RH4U4XVRM3ZK	100.00
08/21	DEBIT CARD PURCHASE, ****30158904458, AUT 082123 VISA DDA PUR VENMO VISA DIRECT * NY	40.00
08/21	NONTD BALANCE INQUIRY, ****30158904458 AUT 082123 DDA BAL INQ LK306509 OLD BRIDGE * NJ	0.00
08/21	NONTD ATM DEBIT, ****30158904458, AUT 082123 DDA WITHDRAW LK306509 OLD BRIDGE * NJ	202.20
08/21	DEBIT POS, ****30158904458, AUT 082123 DDA PURCHASE CVS PHARMACY 02 02508 MANALAPAN * NJ	106.95
08/21	BAL INQ FEE, BAL INQ FEE	3.00
08/21	NONTD ATM FEE, NONTD ATM FEE	3.00
08/22	DEBIT CARD PURCHASE, ****30158904458, AUT 082123 VISA DDA PUR SQ MR POOL MANALAPAN TOW * NJ	201.25
08/22	DEBIT CARD PURCHASE, ****30158904458, AUT 082123 VISA DDA PUR SQ MR POOL MANALAPAN TOW * NJ	87.33
08/22	DEBIT CARD PURCHASE, ****30158904458, AUT 082123 VISA DDA PUR CENTRAL JERSEY POOL FREEHOLD * NJ	212.18
08/22	DEBIT CARD PURCHASE, ****30158904458, AUT 082123 VISA DDA PUR SALON BELLADONNA OLD BRIDGE * NJ	40.00
08/22	DEBIT CARD PURCHASE, ****30158904458, AUT 082123 VISA DDA PUR USPS PO 3324450393 MANALAPAN * NJ	11.66
08/22	DEBIT CARD PURCHASE, ****30158904458, AUT 082123 VISA DDA PUR POINT CREAMERY POINT PLEASAN * NJ	24.67
08/22	DEBIT POS, ****30158904458, AUT 082223 DDA PURCH W/CB WEGMANS 95 US HIGHWAY 9 MANALAPAN * NJ	391.01
08/23	DEBIT CARD PURCHASE, ****30158904458, AUT 082123 VISA DDA PUR ACCESS COUNSELING INC 877 410 5368 * CA	64.15
08/23	DEBIT CARD PURCHASE, ****30158904458, AUT 082223 VISA DDA PUR PASTOSA RAVIOLI MANALAPAN * NJ	37.09
08/23	DEBIT CARD PURCHASE, ****30158904458, AUT 082223 VISA DDA PUR ARCTIC AIR ARCTICAC 732 2511111 * NJ	149.28
08/23	ELECTRONIC PMT-WEB, CAPITAL ONE MOBILE PMT 3S7EI9R3VMPAGTS	398.94

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STATEMENT OF ACCOUNT

JUDITH L CARR

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Cust Ref #: 4365752926-630-T-###
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Upcoming changes to your TD Bank account(s)

We want to make you aware of some changes we're implementing to your deposit account on September 15, 2023 or shortly after. Not all of these changes may affect you, but please see the information below so that you can make the best decisions to fit your banking needs.

Increasing Paper Statement fee to \$3

We are increasing the fee for receiving paper statements. This change will apply to the account types outlined in the chart below. But you can avoid these fees just by enrolling in paperless statements. Log in to Online Banking or the TD Bank app to set it up.

Account Type	Current Fee	New Fee
TD Simple Checking	\$1	\$3
TD Convenience Checking	\$1	\$3
TD Beyond Checking	\$0	\$3
TD Premier Checking	\$0	\$3
TD Interest Checking	\$0	\$3
TD Student Checking	\$0	\$3
TD Core Checking	\$0	\$3
TD Value Checking	\$0	\$3
TD Relationship Checking	\$0	\$3
TD 50 Plus Checking	\$0	\$3

Additional things to know regarding this fee change:

- If you are currently enrolled to receive paperless statements, this fee will not impact you.
- This fee increase **will not apply** if you have a TD 60 Plus Checking, TD Essential Banking, TD Growth Money Market, TD Wealth or TD personal savings account.

We're eliminating some of our deposit product fees as well. Here's what you can expect.

We're eliminating the Return Deposit Item fee

If a check you deposited into your account is returned, you'll no longer be charged a fee.

We're eliminating the Non-Sufficient Funds fee on savings accounts

We won't charge you a Non-Sufficient Funds fee for returned payments on your personal savings account, no matter the reason.

We're decreasing Excess Transaction fees

We're reducing the fee to \$3 (per transaction) if you make transactions more than 6 times a month with your savings account.

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STATEMENT OF ACCOUNT



JUDITH L CARR
PERSONAL BANKRUPTCY 2317710CMG
23 SILVERLEAF WAY
MANALAPAN NJ 07726

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Statement Period: Sep 18 2023-Oct 13 2023
Cust Ref #: 4429206596-630-T-###
Primary Account #: 442-9206596

TD Convenience Checking

JUDITH L CARR
PERSONAL BANKRUPTCY 2317710CMG

Account # 442-9206596

ACCOUNT SUMMARY

Beginning Balance	0.00	Average Collected Balance	4,289.93
Deposits	5,987.76	Interest Earned This Period	0.00
Electronic Deposits	1,115.75	Interest Paid Year-to-Date	0.00
Electronic Payments	3,916.91	Annual Percentage Yield Earned	0.00%
Ending Balance	3,186.60	Days in Period	26

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
09/18	DEPOSIT	296.76
09/21	DEPOSIT	191.00
09/21	DEPOSIT	5,500.00
Subtotal:		5,987.76

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
10/03	ACH DEPOSIT, SSA TREAS 310 XXSOC SEC ****22189A SSA	821.00
10/06	VISA TRANSFER, ****30158904458, AUT 100623 VISA TRANSFER VENMO CARR JUDY NEW YORK CITY * NY	294.75
Subtotal:		1,115.75

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
09/20	DEBIT POS AP, ****30158904458, AUT 092023 DDA PURCHASE AP CVS PHARMACY 02 02508 MANALAPAN * NJ	20.23
09/20	DEBIT POS AP, ****30158904458, AUT 092023 DDA PURCHASE AP GDP SOMETHING NEW SALON MANALAPAN * NJ	46.80
09/22	DBCRD PUR AP, ****30158904458, AUT 092023 VISA DDA PUR AP ACCESS COUNSELING INC 877 410 5368 * CA	21.40
09/22	DBCRD PUR AP, ****30158904458, AUT 092123 VISA DDA PUR AP MUELLER S BAKERY BAY HEAD * NJ	47.15
09/22	DBCRD PUR AP, ****30158904458, AUT 092123 VISA DDA PUR AP SQ THE FARM FARMINGDALE * NJ	32.00
09/22	DBCRD PUR AP, ****30158904458, AUT 092123 VISA DDA PUR AP SQ NOON DESIGN SHOP NJ BAY HEAD * NJ	7.50

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

How to Balance Your Account

Page: 2 of 4

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

Your ending balance shown on this statement is:

Ending Balance	3,186.60
Total Deposits	+ _____
Sub Total	_____
Total Withdrawals	- _____
Adjusted Balance	_____

Total Deposits

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number
- A description of the error or transaction you are unsure about
- The dollar amount and date of the suspected error

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

Total Withdrawals

In case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



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STATEMENT OF ACCOUNT

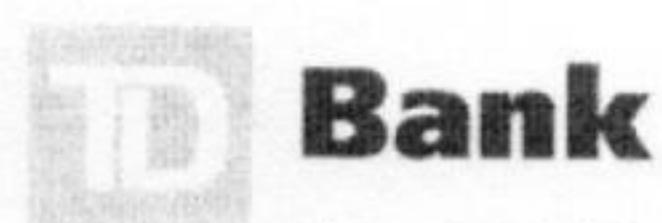
JUDITH L CARR
PERSONAL BANKRUPTCY 2317710CMG

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Statement Period: Sep 18 2023-Oct 13 2023
Cust Ref #: 4429206596-630-T-###
Primary Account #: 442-9206596

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
09/22	DBCRD PUR AP, *****30158904458, AUT 092123 VISA DDA PUR AP MUELLER S BAKERY BAY HEAD * NJ	8.00
09/22	DEBIT POS AP, *****30158904458, AUT 092123 DDA PURCHASE AP WEGMANS 95 US HIGHWAY 9 MANALAPAN * NJ	69.21
09/22	DEBIT POS AP, *****30158904458, AUT 092223 DDA PURCHASE AP TARGET T 55 US HWY 9 MANALAPAN * NJ	164.44
09/25	DBCRD PUR AP, *****30158904458, AUT 092223 VISA DDA PUR AP SQ JOLIE BY THE SEA BOU SHREWSBURY * NJ	621.35
09/25	DBCRD PUR AP, *****30158904458, AUT 092223 VISA DDA PUR AP EDEN NAIL SPA V MANALAPAN * NJ	144.00
09/25	DBCRD PUR AP, *****30158904458, AUT 092323 VISA DDA PUR AP NC 700 TENNENT RD MANALAPAN TOW * NJ	27.37
09/27	ELECTRONIC PMT-WEB, QUARTERLY FEE PAYMENT 6PE4C10CUR1	250.00
10/06	ELECTRONIC PMT-WEB, QUARTERLY FEE PAYMENT 6PES645PSR1	250.00
10/10	DBCRD PUR AP, *****30158904458, AUT 100623 VISA DDA PUR AP APPLE COM BILL 866 712 7753 * CA	2.99
10/10	DBCRD PMT AP, *****30158904458, AUT 100623 VISA DDA PUR AP APPLE COM BILL 866 712 7753 * CA	2.99
10/10	DBCRD PUR AP, *****30158904458, AUT 100923 VISA DDA PUR AP DRY CLEANERS ENGLISHTOWN * NJ	32.25
10/10	DEBIT POS AP, *****30158904458, AUT 100923 DDA PURCHASE AP SHOPRITE MARLBORO S1 MARLBORO * NJ	255.33
10/10	DBCRD PUR AP, *****30158904458, AUT 100923 VISA DDA PUR AP ACI ALLY BANK 502 800 252 9638 * NE	843.24
10/10	DBCRD PUR AP, *****30158904458, AUT 100923 VISA DDA PUR AP EDEN NAIL SPA V MANALAPAN * NJ	119.00
10/10	DEBIT POS AP, *****30158904458, AUT 100923 DDA PURCHASE AP WEGMANS 95 US HIGHWAY 9 MANALAPAN * NJ	202.09
10/10	DEBIT POS AP, *****30158904458, AUT 100923 DDA PURCHASE AP CVS PHARMACY 02 02508 MANALAPAN * NJ	25.67
10/10	DEBIT POS AP, *****30158904458, AUT 100923 DDA PURCHASE AP WALGREENS STORE 2 GORDON MANALAPAN * NJ	44.04
10/10	DEBIT POS AP, *****30158904458, AUT 100923 DDA PURCHASE AP WALGREENS STORE 2 GORDON MANALAPAN * NJ	15.95
10/10	DEBIT POS AP, *****30158904458, AUT 101023 DDA PURCHASE AP WEGMANS 95 US HIGHWAY 9 MANALAPAN * NJ	182.76
10/11	DBCRD PUR AP, *****30158904458, AUT 100923 VISA DDA PUR AP SHELL OIL 57545712002 MANALAPAN * NJ	54.29
10/11	DBCRD PUR AP, *****30158904458, AUT 100923 VISA DDA PUR AP TRATTORIA RAVELLO ENGLISHTOWN * NJ	12.00
10/11	DBCRD PUR AP, *****30158904458, AUT 101023 VISA DDA PUR AP 739 TELEGRAPH 1ST ED PHILADELPHIA * PA	5.69
10/11	DEBIT POS AP, *****30158904458, AUT 101123 DDA PURCHASE AP FOOTHILLS IGA M MARBLE HILL * GA	56.15



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JUDITH L CARR
PERSONAL BANKRUPTCY 2317710CMG

Page: 4 of 4
Statement Period: Sep 18 2023-Oct 13 2023
Cust Ref #: 4429206596-630-T-###
Primary Account #: 442-9206596

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

10/12	DBCRD PUR AP, *****30158904458, AUT 101123 VISA DDA PUR AP NJMVC 913 754 7059 * NJ	38.86
10/12	DBCRD PUR AP, *****30158904458, AUT 101123 VISA DDA PUR AP FARM FRESH BEEF PRODUC BALL GROUND * GA	137.33
10/12	DEBIT POS AP, *****30158904458, AUT 101223 DDA PURCHASE AP FOOTHILLS IGA M MARBLE HILL * GA	26.83
10/13	DBCRD PUR AP, *****30158904458, AUT 101223 VISA DDA PUR AP SQ SALON 84 JASPER * GA	150.00
		Subtotal: 3,916.91

NET CREDIT/DEBIT HISTORY

09/18	0.00	10/03	5,349.31
09/18	296.76	10/06	5,394.06
09/20	229.73	10/10	3,667.75
09/21	5,920.73	10/11	3,539.62
09/22	5,571.03	10/12	3,336.60
09/25	4,778.31	10/13	3,186.60
09/27	4,528.31		